MITRON BANK CREDIT CARD ANALYSIS

- **MITRON BANK** IS A LEGACY FINANCIAL INSTITUTION HEADQUARTERED IN HYDERABAD. THEY WANT TO INTRODUCE A NEW LINE OF CREDIT CARDS, AIMING TO BROADEN ITS PRODUCT OFFERINGS AND REACH IN THE FINANCIAL MARKET.

- THEY PROVIDED A SAMPLE DATASET OF 4000 CUSTOMERS ACROSS FIVE CITIES ON THEIR ONLINE SPENDING AND OTHER DETAILS.

- THE OBJECTIVE OF THIS PROJECT IS TO ANALYSE THE PROVIDED SAMPLE DATA AND REPORT KEY FINDINGS TO THE STRATEGY TEAM OF MITRON BANK. THIS ANALYSIS IS EXPECTED TO GUIDE THEM IN TAILORING THE CREDIT CARDS TO CUSTOMER NEEDS AND MARKET TRENDS.

Demographic Classification

Gender

Female

Male

city
All

category
All

age_group
All

occupation
All

marital status
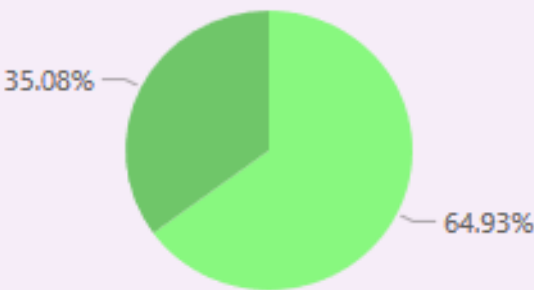All

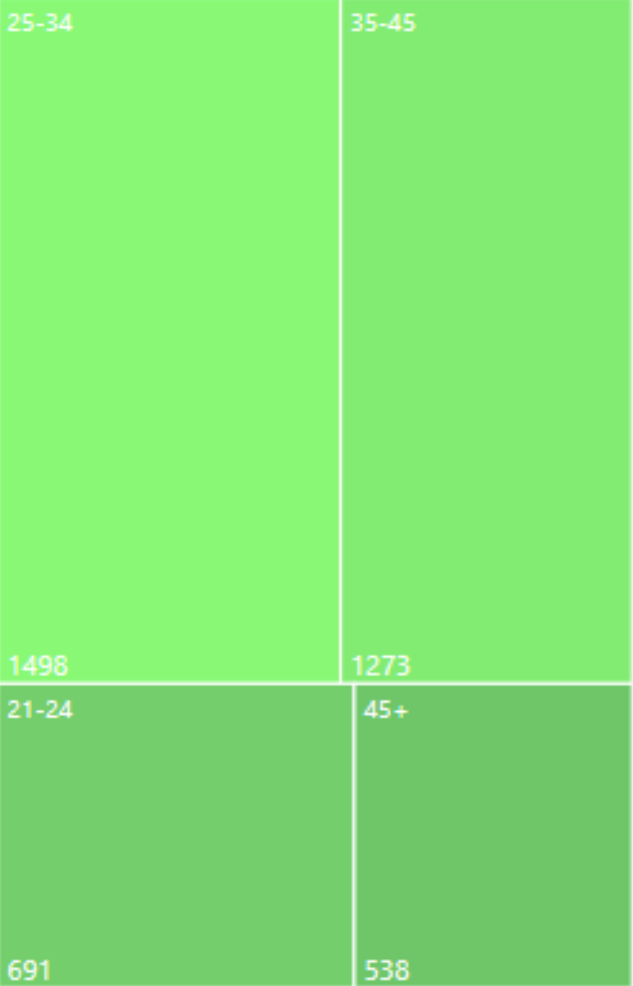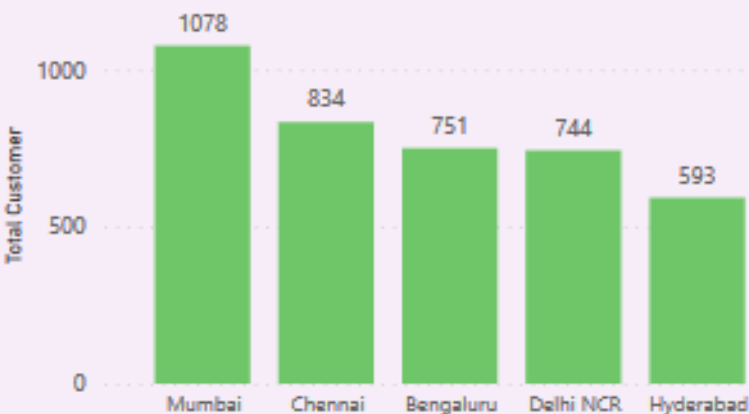| Total Customers	Male Customers	Female Customers	Total City
4000	2597	1403	5

Customer by Gender

● Male ● Female

35.08%

64.93%

Customer by Marital Status
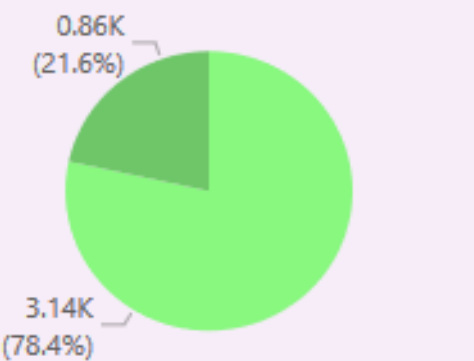
● Married ● Single

0.86K
(21.6%)

3.14K
(78.4%)

Customer by Age group

25-34	35-45
1498	1273

21-24	45+
691	538

Customer by City

1078 Mumbai
834 Chennai
751 Bengaluru
744 Delhi NCR
593 Hyderabad

Customer by Occupation
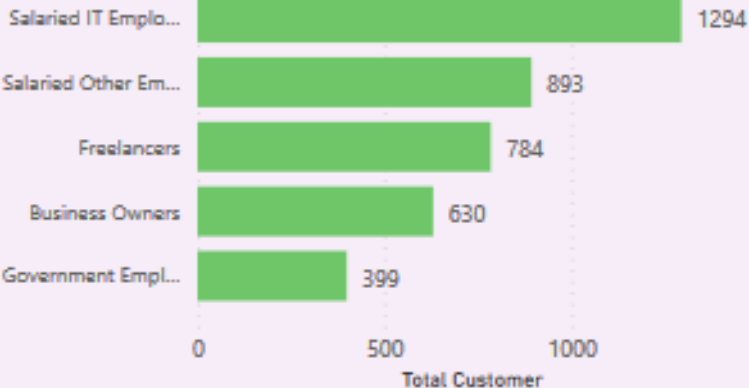
	Total Customer
Salaried IT Emplo...	1294
Salaried Other Em...	893
Freelancers	784
Business Owners	630
Government Empl...	399

Income Utilization Analysis

Gender

- Female
- Male

city
All

category
All

age_group
All

occupation
All

marital status
All

Total Income	Average Monthly Income	Average Monthly Spent	Income Utilization
207M	51.66K	22.12K	42.82%

UI % by Occupation
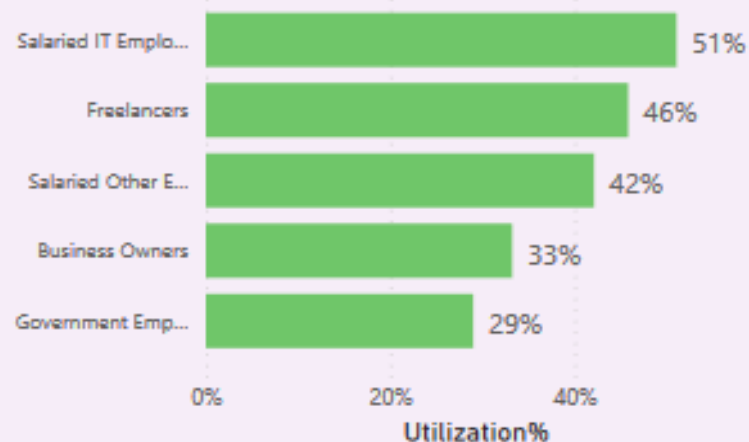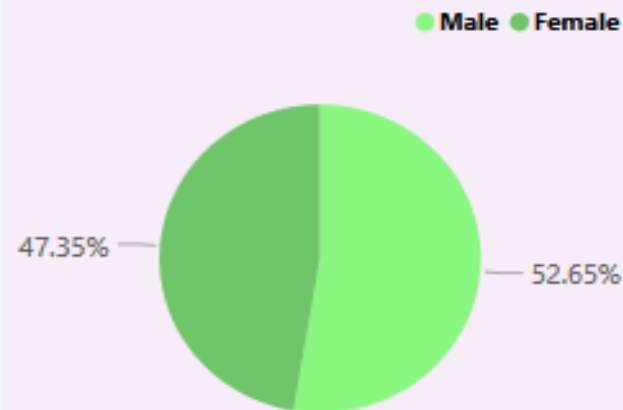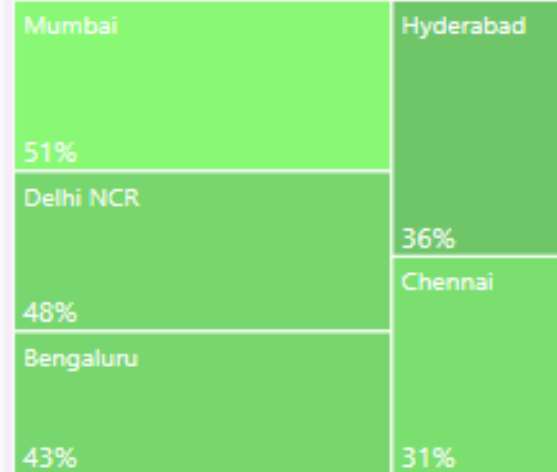
- Salaried IT Emplo... — 51%
- Freelancers — 46%
- Salaried Other E... — 42%
- Business Owners — 33%
- Government Emp... — 29%

Utilization%
(0% — 20% — 40%)

Customer by Gender

- ● Male ● Female

47.35% / 52.65%

IU % by City

- Mumbai — 51%
- Hyderabad
- Delhi NCR — 48%
- 36%
- Chennai
- Bengaluru — 43%
- 31%

UI % by Month

- May — 33%
- June — 38%
- July — 39%
- October — 42%
- August — 49%
- September — 56%

Utilization%
(30% — 40% — 50% — 60%)

Spending Analysis

Gender

Female

Male

city
All

category
All

age_group
All

occupation
All

marital status
All
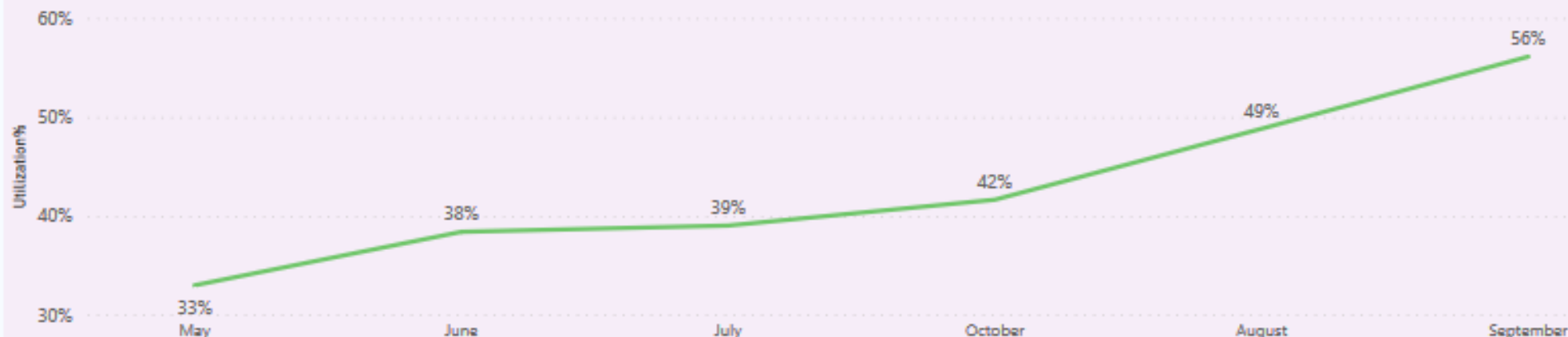
Total Spent	Average Monthly Spend	Customer Average Income	Customer Average Spent
531M	22.12K	51.66K	22.12K

Spend by City and Category
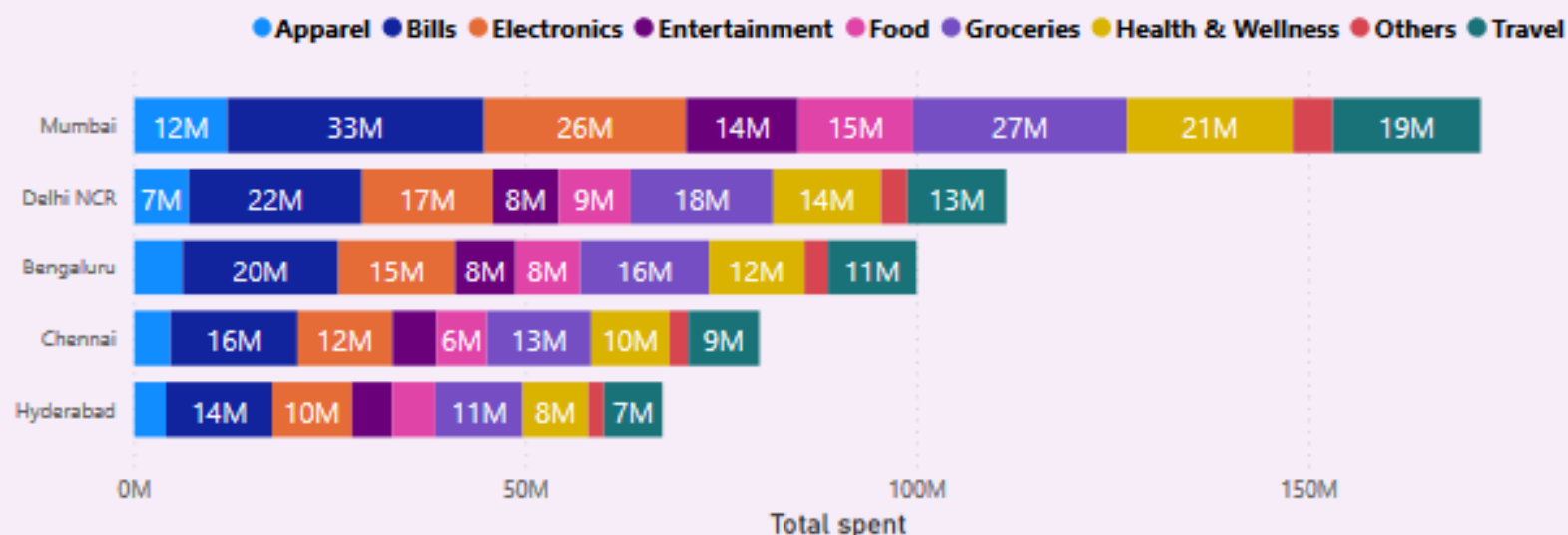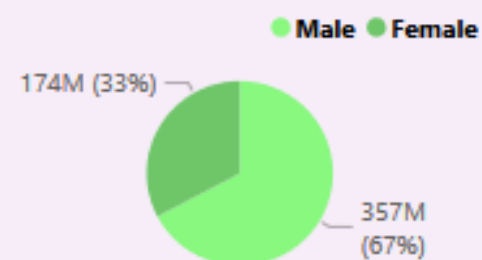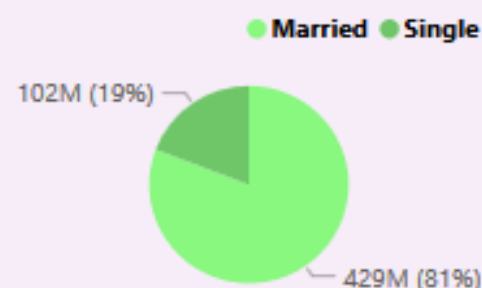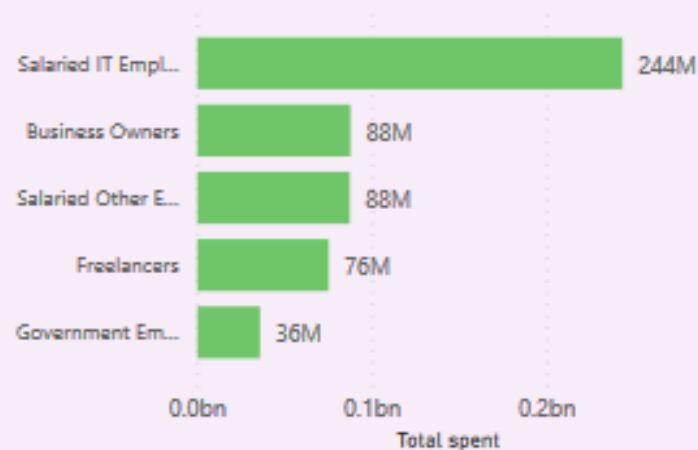
● Apparel ● Bills ● Electronics ● Entertainment ● Food ● Groceries ● Health & Wellness ● Others ● Travel

Mumbai: 12M | 33M | 26M | 14M | 15M | 27M | 21M | 19M

Delhi NCR: 7M | 22M | 17M | 8M | 9M | 18M | 14M | 13M

Bengaluru: 20M | 15M | 8M | 8M | 16M | 12M | 11M

Chennai: 16M | 12M | 6M | 13M | 10M | 9M

Hyderabad: 14M | 10M | 11M | 8M | 7M

0M · 50M · 100M · 150M

Total spent

Spend by Gender

● Male ● Female

174M (33%)

357M (67%)

Spend by Marital Status

● Married ● Single

102M (19%)

429M (81%)

Spend by Occupation

Salaried IT Empl...: 244M
Business Owners: 88M
Salaried Other E...: 88M
Freelancers: 76M
Government Em...: 36M

0.0bn · 0.1bn · 0.2bn

Total spent

Spend by month

116M (September)
101M (August)
86M (October)
81M (July)
79M (June)
68M (May)

Customer by Age group

25-34	21-24
203M	69M
35-45	45+
191M	68M
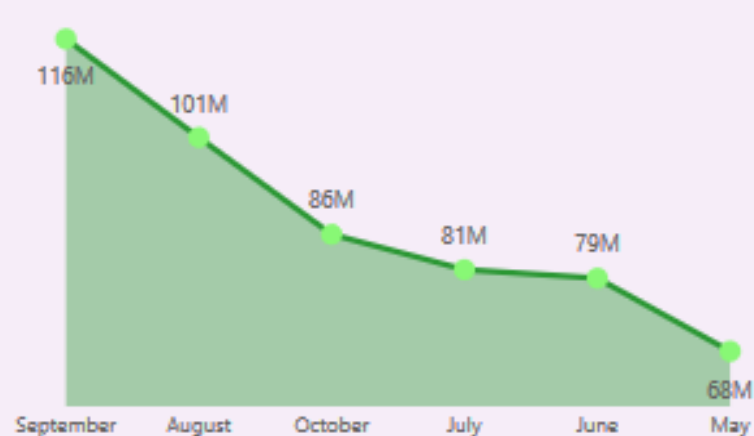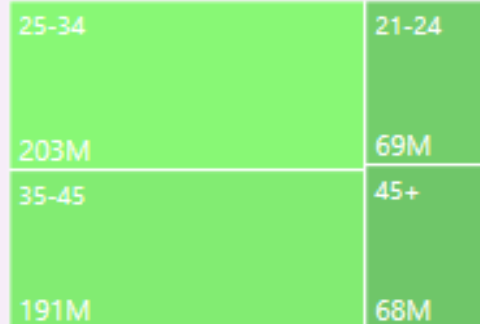
Payment Analysis

Gender

| Female |
| Male |

city ⌄
All ⌄

category ⌄
All ⌄

age_group ⌄
All ⌄

occupation ⌄
All ⌄

marital status ⌄
All ⌄

Credit Card spent	Debit Card spent	Net Banking	UPI
216M	120M	54M	141M

Spend by City and Payment_type

● Credit Card ● Debit Card ● Net Banking ● UPI

Mumbai: 70M (Credit Card), 39M, 18M, 46M
Delhi NCR: 46M, 46M, 25M, 11M, 29M
Bengaluru: 40M, 23M, 11M, 27M
Chennai: 33M, 18M, 8M, 21M
Hyderabad: 28M, 15M, 7M, 18M

Total spent: 0M — 20M — 40M — 60M
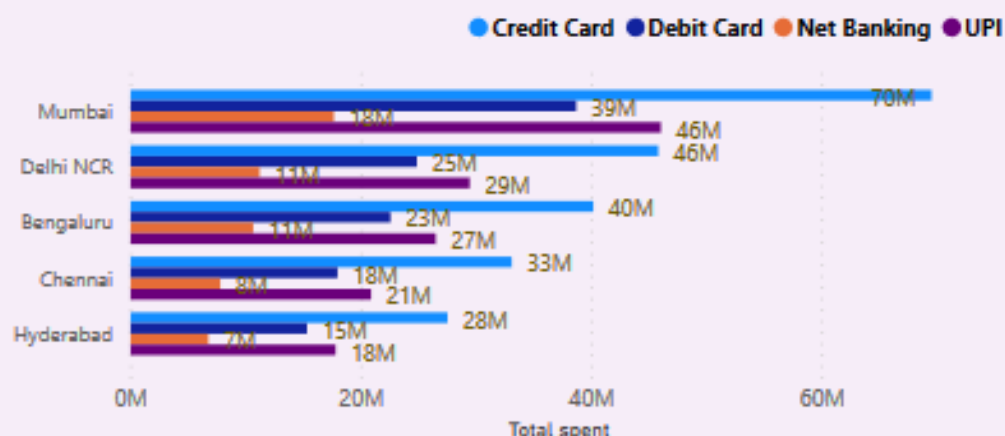
Spend by Occupation & Payment_type

● Business Owners ● Freelancers ● Government E... ● Salaried IT E... ● Salaried Other ...

Credit Card: 36M, 26M, 16M, 101M, 37M
Debit Card: 20M, 17M, 9M, 54M, 19M
Net Banking: 10M, 3M, 24M, 8M
UPI: 22M, 24M, 64M, 23M

Total spent: 0M — 50M — 100M
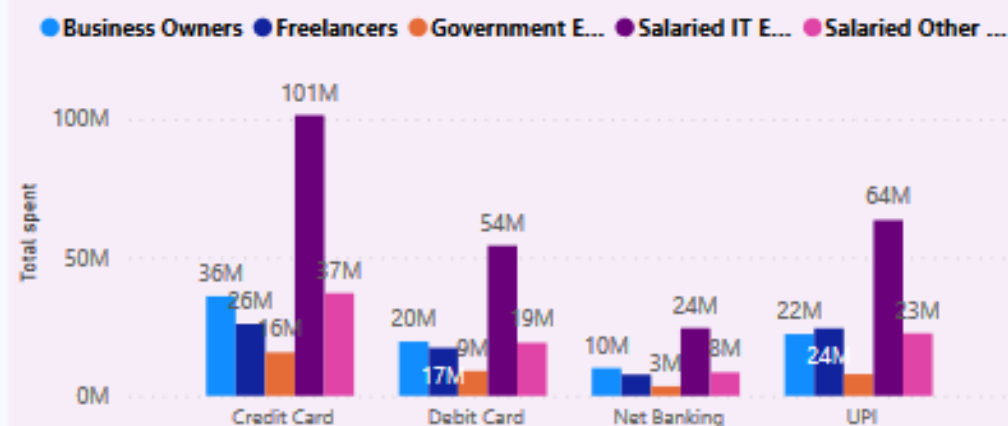
Spend by Category and Payment_type

● Credit Card ● Debit Card ● Net Banking ● UPI

Bills: 46M, 25M, 22M
Groceries: 27M, 21M, 29M
Electronics: 35M, 16M, 21M
Health & Wellness: 28M, 16M, 14M
Travel: 27M, 12M, 15M
Food: 15M, 15M
Entertainment: 17M, 12M
Apparel: 14M
Others

Total spent: 0M — 50M — 100M
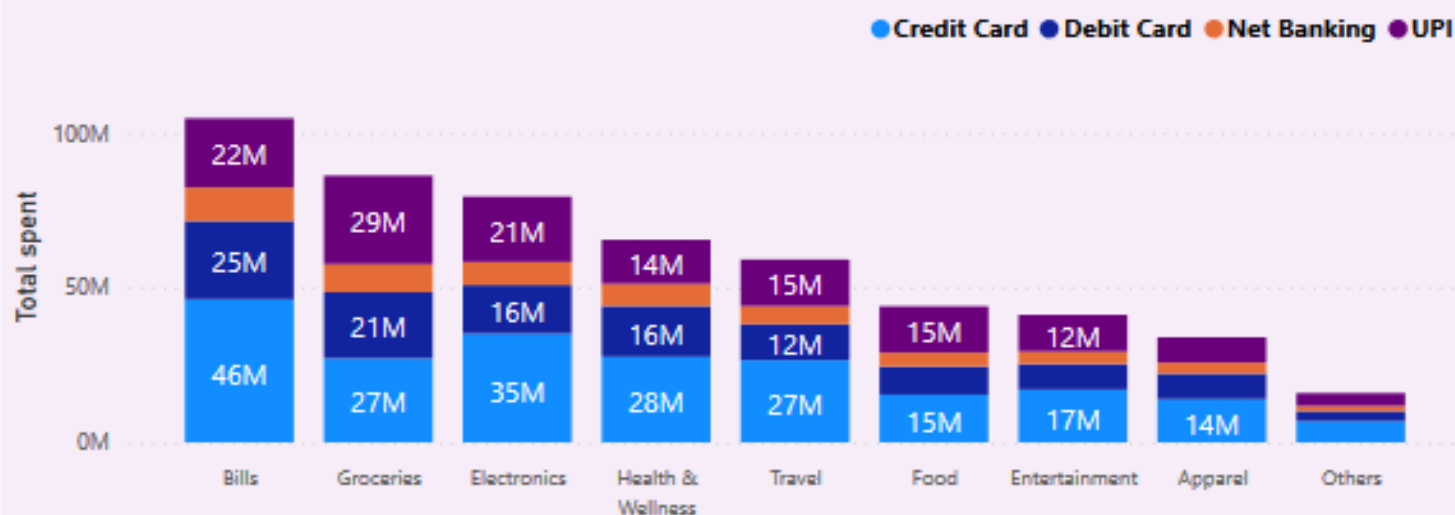
Credit card transactions by occupation

0.40K ▭ 1.29K

Salaried IT E...: 70K
Salaried Ot...: 48K
Freelancers: 42K
Business O...: 34K
Governmen...: 22K

Credit card: 0K — 50K
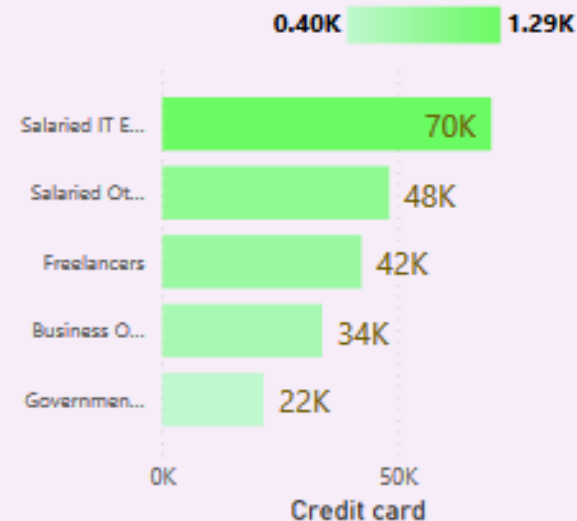
Key Insights and Recommendations

Key Insights

Demographic Classification
- Mumbai stands out with the highest Mitron users (26.95%), followed by Chennai and Bengaluru.
- A significant majority of customers are male (65%) and married (78%).
- Salaried IT employees are the largest occupational group (32.35%),followed by other salaried   employees (22.33%).
- Majority of customers are in the age group of 25-34 [1498] and 34-45 [1273]

Income Utilization Analysis
- Mumbai [51%] and Delhi [48%] exhibits the highest salary Utilization Percentage.
- Salaried IT employees, freelancers shows significant utilization
- September and august show highest Salary Utilization

Spending Analysis
- September reflects the highest spending likely due to the festive season and the least in the month of may
- Males and married individuals trend to have higher spending patterns
- Top 3 categories where people spend the most money are Bills, Groceries, electronics.

Payment Analysis
- Total Credit card transactions were 216k.
- Salaried IT employees and Salaried other employee has highest Credit card transaction.
- Credit cards are mainly used for Bills and Electronics
- Mumbai and Delhi are highest Credit cards amount spent users

Recommendations

1.   We can see that the Bills, Groceries and electronics are the top three categories where the people spend most of the money, so we can introduce attractive reward programs such as cashback, reward points when paying for bills, groceries, electronics which can be used later.

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3.   Opening more bank branches in the city of Mumbai, Delhi so that people can have easier access to the bank where they can open credit cards